REMARKS

In accordance with the foregoing, claims 1, 6, 9 and 11-15 are amended. No new matter is added. Claims 1, 4, 6, 9, and 11-15 are pending and under consideration.

INTERVIEWS WITH THE EXAMINERS

First, Applicants wish to thank the Examiner and the supervisor Examiner for the courtesy of the interviews granted to Applicant's representative on July 20, and August 4, 2009 at which time the rejections under 35 U.S.C. 112 and 35 U.S.C. 101 in this case were discussed. Claim amendments similar to the ones in the foregoing were presented and the Examiners indicated that in light of the arguments, amended claim 1 appears to be overcome the formal rejections. Claims 6, 9, 11-13 and 15 are amended herewith in a similar manner. No new matter is added.

CLAIM OBJECTIONS

Claim 9 is objected to due to an informality. The claim is amended herewith to correct the noted informality. In view of claim 9 amendment, Applicants respectfully request the objection be withdrawn. Claim 14 is also amended to depend from claim 6 and not from claim 9.

CLAIM REJECTIONS UNDER 35 U.S.C. §101

Claims 1, 4, 11, 12, and 15 are rejected under 35 U.S.C. §101 as allegedly being directed to a non-statutory subject matter.

Based on the feedback received from the Examiners during the interviews, independent claims 1 and 15 are amended herewith to overcome the rejections under 35 U.S.C. §101. The claim amendments are supported by the originally filed application.

The amended claims are tied to a machine since the claim now specifies that operations of the claimed methods are performed by a computer.

In view of the claim amendments, Applicants respectfully request the rejections be withdrawn.

CLAIM REJECTIONS UNDER 35 U.S.C. §112

Claims 1, 4, 6, 9, and 11-15 are rejected under 35 U.S.C. §112 as allegedly being indefinite. Applicants have made a good faith effort to clarify the claimed subject matter taking into consideration the Examiner's comments in the Office Action and during the interview. In view of the claim amendments, Applicants respectfully request the rejections be withdrawn.

CLAIM REJECTIONS UNDER 35 U.S.C. §103

Claims 1, 4, 6, 9 and 11-15 are rejected under 35 U.S.C. §103(a) as allegedly being unpatentable over U.S. Patent No. 6,097,834 to Krouse et al. (hereinafter "Krouse"), in further view of U.S. Patent No. 6,385,595 to Kolling et al. ("Kolling").

Independent claim 1 patentably distinguishes over the prior art at least by reciting

- searching by a computer for the payee account number in the image data at an unknown position in accordance with an account number searching rule, and
- determining by the computer a type of the form based on the payee account number from a document information table that stores account numbers correlated with types of the form.

Krouse discloses a recognition method of a document type by scanning the document (col. 12, lines 38-62), extracting the image characteristics (e.g. see Table in column 16 of Krouse, which illustrates some image characteristics), and comparing the image characteristic with reference characteristics in the database (col. 14, line 64- col. 15, line 67) to determine the document type.

The Examiner acknowledges that "Krouse fails to teach searching for the account number using a rule that searches for hyphens in the image and recognizes the payee account number in areas surrounding a hyphen found in the image" (see on page 5 of the outstanding Office Action, lines 4-6 item 10).

Krouse does not found the account number prior to determining the document type. The document type is established based on certain characteristics. A limited predetermined number of documents are registered with their characteristics is a database. Once the type of form is identified, Krouse's system knows the location of the account number. Therefore, the payee account number is not searched for in the image data, at an unknown position based on an account searching rule.

Furthermore, Krouse does not explicitly disclose existence of a table or any other form of organized storage in which the account numbers are correlated with the form types. Therefore, Krause does not render obvious "determining a type of the form based on the payee account number from a document information table that stores account numbers correlated with types of the form."

Further, Kolling discloses an electronic statement presentment system. Kooling's systems prepares documents, does not recognizes and retrieves information from documents.

Applicants respectfully disagree with the Examiner's assessment that, in column 10, lines 10-34, Kolling does not teach "the use of OCR on scanned images to acquire the necessary information to present billing information."

Although Kolling describes a database including information describing the biller company name, address, telephone, etc., this information is used to prepare bills and not to identify a type of a scanned document.

On page 6, the Examiner states "it is unclear what Applicant considers to be a hyphen arrangement." Applicants respectfully submit that, according to the patent law practice, the claim recitations should be interpreted at a level of a person of ordinary skill in the art in light of the specification. In FIGS. 1-5 of the specification are illustrated multiple account number, and furthermore in FIG. 1 an account configuration rule is explicitly stated (i.e. 5 digit-1digit-6digit). In view of the figures and description in the application, a person of ordinary skill in the art would understand that the term "hyphens arrangement" refers to relative position and content between and around hyphens.

In view of the above, since the applied prior art fails to render obvious <u>all</u> the features recited in independent claim 1, claim 1 and claims 4, 9, 11, and 12 depending from claim 1 patentably distinguish over the prior art.

Based on the above discussion of the applied prior art teachings, independent claim 6 and claims 13 and 14 depending from claim 6 patentably distinguish over the prior art, at least because the following features recited in claim 6 are not rendered obvious:

a processing unit, which performs searching for the payee account number in the image data at an unknown position in accordance with an account number searching rule, discriminates a type of form corresponding to said payee account number from a document information table that stores account numbers correlated with types of the form, and recovers other data from locations according to the determined type of the form;

wherein said processing unit searches for hyphens in the image data, determines at least one location of a specified hyphen arrangement formed by at least one group among the detected hyphens, character- recognizes the image data in areas surrounding the at least one location of the specified hyphen arrangement, determines the account number based on the character recognition and matches the account number with account numbers registered in said document information table, the matched account number being the payee account number.

Based on the above discussion of the applied prior art teachings, independent claim 15 patentably distinguishes over the prior art at least by reciting:

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searching and determining ,by a computer, an account number in an unknown position of the payment form of the unknown type in the image data, by searching for hyphens in the image data, and recognizing said payee account number at areas surrounding hyphens detected in the image data;

determining the payment form type using the account number, by the computer.

CONCLUSION

There being no further outstanding objections or rejections, it is submitted that the application is in condition for allowance. An early action to that effect is courteously solicited.

Finally, if there are any formal matters remaining after this response, the Examiner is requested to telephone the undersigned to attend to these matters.

If there are any additional fees associated with filing of this Amendment, please charge the same to our Deposit Account No. 19-3935.

Respectfully submitted,

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Rv

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